



023/A01A/SS/126/08/02/2018/NY/1.2/20180326

72828-3A
Keun H Lee
25023 GASKELL RD
Little Neck NY 11362-1320

ACCOUNT NUMBER: XXXXXXXXXXXX41002

NCI ID: 6164

ACCOUNT BALANCE: \$9,930.32

AMOUNT ENCLOSED:

24-hour account access: myaccount.ncirm.com

o Change of address: Print New Address on Back



REMIT TO:



NATIONWIDE CREDIT, INC.

PO Box 14581

Des Moines IA 50306-3581

6164 1

*** Please see the reverse side of this letter for important notices concerning your rights ***

Please Detach and Return this Stub in the Enclosed Envelope with your Check or Money Order - Make Sure the "Remit to" Address appears in the Window



Nationwide Credit, Inc.

PO Box 14581
Des Moines, IA 50306-3581
Monday - Friday 8 AM to 6 PM ET 1-877-779-3472
myaccount.ncirm.com

NCI ID: 6164

Creditor: AMERICAN EXPRESS

Account Number: XXXXXXXXXXXX41002

Account Balance: \$9,930.32

Date: 08/02/2018



Dear KEUN H LEE:

Your outstanding balance with the above referenced creditor is past due and has been referred to Nationwide Credit, Inc. for collection. The Account Balance as of the date of this letter is shown above.

Unless you notify this office within thirty days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such verification or judgment. Upon your written request within the thirty-day period after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

This demand for payment does not eliminate your right to dispute this debt or inquire for more information about this debt, as described in the previous paragraphs.

The following options are available to help you resolve this account:

myaccount.ncirm.com

➤ 24-hour Access

➤ Make, or
Reschedule
a Payment➤ Change your
Contact
Information

➤ And More...

Secure Online Portal: myaccount.ncirm.com is available 24 hours a day to schedule payments, negotiate alternatives, manage your account and more!

Login using your NCI ID: 6164 and
Password: Date of birth (MMDDYYYY) for KEUN H LEE

Pay by Mail: Send your check or money order to
NATIONWIDE CREDIT, INC.
PO Box 14581, Des Moines, IA 50306-3581
Reference your NCI ID on your check or money order

In accordance with applicable law, please be advised of the following:

Original Creditor: AMERICAN EXPRESS

Total due as of charge-off: \$9,930.32

Total interest accrued since charge-off: \$0.00

Total non-interest charges or fees accrued since charge-off: \$0.00

Total payments made since charge-off: \$0.00

Total adjustments made since charge-off: \$0.00

Please contact us at phone 1-877-779-3472 or log in at myaccount.ncirm.com to resolve your balance.

Sincerely,

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Sincerely,

MAURICE RICO
Nationwide Credit, Inc.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (1) the use or threat of violence;
- (2) the use of obscene or profane language; and
- (3) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI)
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last 60 days.

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➤ Change your
Contact
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➤ And More...